

Old Age, Disability, Death

First laws: 1928 (old age), 1936 (blindness), and 1946 (disability).
Current laws: 1973.

Type of program: Social assistance system.

Exchange rate: U.S.\$1.00 equals 3.55 rand.

Coverage

Residents of limited means. Different provisions that applied for different races were abolished as of September 1993 and all benefits were raised to highest level being paid.

Special system for public employees.

Source of Funds

Insured person: None.

Employer: None.

Government: Entire cost.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women) and resident at time of claim. Citizen or, if alien, resident during 5 years immediately preceding claim.

Disability pension: Permanent incapacity for adequate self-support, or blindness. Payable at age 16 (19 for blindness).

Residency requirements: See old-age pension.

Survivor pension: Maintenance of orphaned child. Current residence. Pension reduced by excess of total means, including pension, over specified limits varying with number of children.

Old-Age Benefits

Old-age pension (after means test): Up to 390 rand a month, according to means and circumstances. Married couples may receive double the amount.

Constant-attendance allowance: 64 rand a month. All pensioners entitled to subsidized medical care, including hospitalization and medication, at provincial hospitals.

Permanent Disability Benefits

Disability pension (after means test): Up to 390 rand a month according to means and circumstances. Married couples may receive double the amount.

Constant-attendance allowance: Up to 64 rand a month.

All pensioners entitled to subsidized medical treatment, including hospitalization and medication, at provincial hospitals.

Survivor Benefits

Survivor pension (after means test): For surviving or deserted spouse caring for dependent children, up to 390 rand a month.

Orphans: Up to 121 rand a month for each of first 4 children.

Administrative Organization

Administration of pensions by Department of Social Services.

District branch offices of Departments and local magistrates, local administration.

Sickness and Maternity

Cash sickness and maternity: Benefits payable under unemployment insurance to qualified insured workers.

Coverage

Sickness and maternity benefits: Same as Unemployment, below.

Medical benefits: Old-age and disability pensioners.

Source of Funds

Cash sickness and maternity benefits: Financed from unemployment contributions.

Medical benefits: Financed from pension contributions.

Qualifying Conditions

Cash sickness benefits: 13 weeks' contribution during 52 weeks preceding illness, unemployed or drawing no more than 1/3 regular wage.

Cash maternity benefits: 18 weeks' contribution during 52 weeks preceding confinement, unemployed or earning no more than 1/3 regular wage.

Sickness and Maternity Benefits

Sickness benefit: 45% of weekly earnings. Payable for 28 weeks after 4-6-week waiting period.

Application possible for extended payments if prior employment of at least 36 months.

Maternity benefit: 45% of weekly earnings, payable up to 18 weeks preceding confinement and 8 weeks following birth. Application possible for extended payments if prior employment of at least 36 months.

Workers' Medical Benefits

Medical benefits: Same as old-age and disability pensions above.

Administrative Organization

See Unemployment below.

Work Injury

First law: 1914.

Current law: 1941 (as amended through 1994).

Type of program: Compulsory insurance with public carrier.

Coverage

Employed persons. Exclusions: Domestic servants and casual workers.

Source of Funds

Insured person: None.

Employer: Whole cost, through insurance premiums varying with risk.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Total disability, 75% of earnings up to 3,441.75 rand a month.

Partial disability: Proportion of earnings as determined by Commissioner, payable up to 12 months.

Permanent Disability Benefits

Permanent disability pension: Pension equal to 75% of earnings up to 3,441.75 rand a month if totally disabled.

Partial disability: Percentage of full benefit proportionate to degree of disability. For 30% or less disability, lump sum of 15 times monthly earnings.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital care, and appliances. Provided for maximum of 2 years (may be extended in special cases).

Survivor Benefits

Survivor pension: 40% of pension of deceased, based on permanent total disability pension equivalent, plus lump-sum payment of 3,441.75 rand. Payable to widow or to disabled widower.

Orphans: 20% of pension of deceased, based on permanent total disability pension equivalent, for each orphan under age 18 (no limit if disabled).

Maximum survivor pension: 100% of pension of deceased.

Funeral grant: Up to 4,480 rand at the Commissioner's discretion.

Administrative Organization

Department of Labor, general supervision.

Workmen's Compensation Commissioner, administration of program, including decision of claims and management of funds from which benefits paid.

Employers must normally insure liability with public Accident Fund, but in certain instances may insure with employer mutual associations licensed by the Minister of Labor.

Qualifying Conditions

Unemployment benefits: 13 weeks of contribution during last 52 weeks. Capable of and available for work. Registration and required reporting at public employment exchange, unless unemployment due to illness or pregnancy. Unemployment not due to voluntary leaving, discharge for misconduct, participation in strike, or refusal of suitable work and training (disqualification for up to 13 weeks).

Survivor benefit: Widow or widower where deceased had contributed 13 weeks during 5 years immediately preceding death. Must apply within 36 months following death of insured.

Unemployment Benefits

Unemployment benefit: 45% of weekly earnings.

Payable after 7-day waiting period for up to 26 weeks in any 52 weeks but no longer than 1/6 of weeks of contribution. Some administrative discretion authorized, in cases of prolonged unemployment, regarding amount and duration of benefit.

Administrative Organization

Department of Labor, general supervision.

Unemployment Insurance Fund, administration of program; managed through bipartite board, local unemployment benefit committees, and claims officers.

Contact—Joseph Simanis—202-282-7265

Unemployment

First law: 1937.

Current law: 1966 (as amended through 1994).

Type of program: Compulsory insurance system.

Coverage

Employees earning 63,648 rand a year or less.

Exclusions: Agricultural employees, domestic servants; railroad employees; homeworkers; casual, temporary, and family labor.

Source of Funds

Insured person: 1.0% of earnings.

Employer: 1.0% of insured's earnings, including payment in kind.

Unemployment contributions also finance the sickness and maternity program.